

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

RAY A EDISON
CYNTHIA M EDISON
Debtor(s)

Case No. 11-11753TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2011.
- 2) The plan was confirmed on 03/23/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/19/2012, 01/09/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/25/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$69,839.00.
- 10) Amount of unsecured claims discharged without payment: \$9,924.49.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$67,364.99
Less amount refunded to debtor	\$445.34

NET RECEIPTS: **\$66,919.65**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,328.32
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,278.32**

Attorney fees paid and disclosed by debtor: \$150.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPIO PARTNERS LLC	Unsecured	NA	51.38	51.38	51.38	0.00
CAPIO PARTNERS LLC	Unsecured	NA	72.39	72.39	72.39	0.00
CAPIO PARTNERS LLC	Unsecured	NA	46.00	46.00	46.00	0.00
CASHCALL INC(*)	Unsecured	0.00	NA	NA	0.00	0.00
CRAWFORD COUNTY TAX CLM BUR	Secured	948.66	1,374.47	0.00	0.00	0.00
DIAGNOSTIC IMAGING CONSULTAN	Unsecured	77.90	NA	NA	0.00	0.00
EMERGE++	Unsecured	1,139.00	NA	NA	1,009.00	0.00
ENHANCED RECOVERY CORP++	Unsecured	164.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES	Unsecured	1,040.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES	Unsecured	50.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES	Unsecured	44.00	NA	NA	0.00	0.00
FIRST CREDIT INCORPORATED	Unsecured	318.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	90.00	NA	NA	0.00	0.00
GLOBAL++	Unsecured	320.00	NA	NA	0.00	0.00
GLOBAL++	Unsecured	113.00	NA	NA	0.00	0.00
GREENVILLE OTOLARYNGOLOGY	Unsecured	42.81	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
I.C. SYSTEMS INC.	Unsecured	821.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	145.29	145.29	145.29	0.00
INTERNAL REVENUE SERVICE*	Priority	294.00	303.08	303.08	303.08	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	240.16	240.16	240.16	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	671.62	671.62	671.62	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	240.00	NA	NA	0.00	0.00
LEO J TALIKKA	Secured	2,500.00	NA	2,500.00	2,500.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,346.32	1,346.32	1,346.32	1,346.32	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	951.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	868.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	0.00	781.48	781.48	781.48	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	1,122.00	1,129.39	1,129.39	1,129.39	0.00
MILLER OUTPATIENT THERAPY	Unsecured	76.90	NA	NA	0.00	0.00
NATIONAL ASSET MGT LLC++	Unsecured	33.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL RECOVERY AGENCY GR	Unsecured	86.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GR	Unsecured	47.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	62,440.00	75,994.97	0.00	37,623.69	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	15,380.13	15,380.13	15,380.13	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	231.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	169.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	106.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	101.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	68.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	63.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	54.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	979.50	510.44	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	810.50	453.41	453.41	53.25
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	121.15	0.00	0.00	0.00
PLAINS COMMERCE BANK*	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	979.00	843.74	843.74	843.74	0.00
SALUTE/UTB	Unsecured	806.00	NA	NA	0.00	0.00
SEVEN SEVENTEEN CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
SHAFFER LAW FIRM	Unsecured	357.00	NA	NA	0.00	0.00
ST JOSEPH HEALTH CNTR	Unsecured	318.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	930.00	NA	NA	0.00	0.00
STATE OF OHIO	Secured	821.00	NA	NA	0.00	0.00
THOMAS FOX DMD	Unsecured	80.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN	Unsecured	30.00	NA	NA	0.00	0.00
UPMC HORIZON(*)	Unsecured	35.75	NA	NA	0.00	0.00
UPMC HORIZON(*)	Unsecured	54.13	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$37,623.69	\$0.00
Mortgage Arrearage	\$15,380.13	\$15,380.13	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,953.41	\$2,953.41	\$53.25
TOTAL SECURED:	\$18,333.54	\$55,957.23	\$53.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$303.08	\$303.08	\$0.00
TOTAL PRIORITY:	\$303.08	\$303.08	\$0.00
GENERAL UNSECURED PAYMENTS:	\$5,327.77	\$5,327.77	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,278.32</u>
Disbursements to Creditors	<u>\$61,641.33</u>

TOTAL DISBURSEMENTS : **\$66,919.65**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.